

ELDERKIN, MARTIN, KELLY & MESSINA

ATTORNEYS AT LAW

JONES SCHOOL SQUARE
150 EAST EIGHTH STREET
ERIE, PENNSYLVANIA 16501-1269

JOSEPH T. MESSINA
KENNETH G. VASIL
JAMES H. RICHARDSON, JR.
RONALD L. SLATER
JOHN B. ENDERS
ROBERT C. LESUER
CRAIG A. MARKHAM
THOMAS J. MINARCIK
EVAN C. RUDERT
EDWARD J. BETZA
CRAIG A. ZONNA
KELLY A. MROZ
LORI R. MILLER
MELISSA H. SHIREY
LAURA S. NELSON
ELLIOTT J. EHRENREICH

HARRY D. MARTIN
V. H. ELDERKIN, JR.
RETIRED

WILLIAM J. KELLY, SR.
(1927 - 2004)

VEDDER J. WHITE
(1940 - 1993)

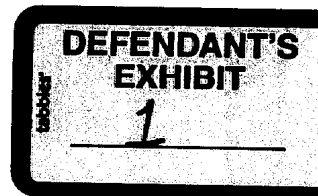
September 15, 2006

TEL: (814) 456-4000
FAX: (814) 454-7411 (MAIN)
(814) 456-1737 (REAL ESTATE)

WEB: www.ElderkinLaw.com

Charles Snyderman, Esquire
Stoney Batter Office Building
5301 Limestone Road, Suite 214
Wilmington, DE 19808

VIA FAX & MAIL



Re: Delaware Marketing Partners v. Creditron Financial Services, Inc.

Dear Mr. Snyderman:

I am writing in response to your three-page letter and your one-page letter of September 8, 2006.

As to our response to interrogatory number 3, we had previously provided source documents from which the requested data can be compiled. These documents include those which reflect revenues, disposition reports, and periodic emails of "flash reports" and production reports. We have come across one chart which was not previously produced. Although we cannot determine if the chart is covered by the work product privilege, we have nevertheless enclosed it for your review.

As to our response to interrogatory number 8, some of the financial documents which we have produced were received by the financial control group. Although you may not see the group as the stated addressee of these communications, documents relating to revenues were internally directed to financial control.

Your letter of September 8, on page two, makes reference to our response to interrogatory 11, which interrogatory requested documents relating to our dealings with Sun Trust Bank. We stand by our response to this interrogatory. In reading this paragraph of your letter it seems to us that you may have really meant to raise an issue with regard to our answer to interrogatory 9. Assuming that this is the case, we still do not believe that there is a legitimate basis for your client to demand an accounting of all revenues received through September, 2004 for "loans similar to the loans that were the subject of the Agreement between the parties". As you know, upon the abrupt and unexpected termination of the Agreement on January 9, 2004, my clients purchased lists on their own

Charles Snyderman, Esquire
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and successfully continued their loan origination business. Of course, unbeknownst to my clients, for months your clients had firmly in place a competing business venture and, thus, your clients did not miss a beat. As you indicate in your letter, your work-in-progress theory of recovery could, at best, only encompass receipts received during two or three months following the termination. Moreover, the financial information you have demanded is highly confidential and could be used by competitors to my clients' economic disadvantage.

Your letter contains multiple references to assumptions which you have reached in light of the documents which have been produced. Of course, it is not my place to debate the correctness of your assumptions. All I can say is that we have properly responded to your client's discovery requests. Our responses have included objections, the actual production of volumes of responsive documents or both.

In your one-page letter of September 8, 2006, you requested bank records reflecting the receipts from Brazos. You have been given copies of the actual bank wire transfer documents from Brazos and you have subpoenaed payment records from Brazos and PHEAA. As I am sure you can appreciate, other banking records (if they currently exist) are highly confidential and they are clearly superfluous here in light of the source documents which you have received.

Very truly yours,

ELDERKIN, MARTIN, KELLY & MESSINA


Craig A. Markham

CAM/kt
Enclosure
cc w/enc.: Brett W. Farrar, Esquire, fax & mail

Page Number	Date	Gross Quantity	Bk New or 00000	BKS	DNC1	DNC2	DNC3	DNC4	Dup	Dup HO	BK NL	303	Project	Sales	Refusals	Contacts	Wrong #	Not Qualifi
944	09/09/02	43,000	41,158	106	1300 (dnc)								180	729	8,157	8,866	4,914	8,41
Choice Point)			15,582		13		1,730		354				222	7	99	106	181	2
708	09/24/02	250,000	243,174	747	6,079								culm	736	8,256	8,997	5,095	8,61
Choice Point)			41,490										180	2,642	34,611	37,253	32,156	43,14
716	10/04/02	23,865	243,174				4,179		1,417	654			222	222	2,974	3,196	4,012	4,03
Choice Point replacement file of dupes from 250,000			22,986	81	798								culm	2,864	37,585	40,449	36,168	47,2
			12,256		12		1,395		269				180	136	1,904	2,040	2,215	2,71
559	11/27/02	97,371	22,986	479	2,792								culm	267	2,300	3,567	3,747	4,97
			25,124		4		1,278		657				180	1,287	13,283	14,570	17,233	21,61
003	02/07/03	30,718	28,593	216	1,725								culm	141	1,594	1,735	2,444	2,66
													culm	1428	14,877	16,305	19,677	24,35
118	02/00/03	28,527	27,985	57	396								200	363	3,057	3,420	3,905	5,46
119	02/24/03	271,406	257,475	1,355	5,340								culm	469	3,723	4,192	5,105	6,91
													200	202	1,745	1,947	6,364	3,76
													200	2,273	25,196	27,469	21,007	45,91
													222	1,116	11,001	12,117	9,536	20,87
222	02/26/03	49,165	46,537	855	914								culm	3,389	36,197	39,586	30,543	66,79
													200	279	2,387	2,666	7,640	4,50
559	04/11/03	101,109	45,754	2	42								culm	188	1,389	1,577	4,361	2,38
			43,857	608	27								culm	467	3,776	4,243	12,001	6,89
62	04/16/03	19,859	18,696	144	2								200	300	4,825	5,125	5,467	7,01
75 (new phone)	05/07/03		17,131		9								222	367	3,722	4,089	5,640	7,01
			4,879	1	1								culm	667	8,547	9,214	11,107	14,03
			22,010										230	225	1,616	1,841	5,362	3,11
76 (updated phones)	05/12/03	2,447	862	1	0								228	50	570	620	1,305	1,05
			1,015										230	22	2,186	2,461	6,667	4,17
			1,877										228	26	150	176	169	30
77	05/12/03	156,626	83,466	406	93								culm	48	262	310	293	63
			58,782	271	38								230	1,109	11,131	12,240	13,090	31,93
			142,248										228	631	9,505	10,136	9,457	20,85
90	05/21/03	188,261	99,674	555	98								culm	1,740	20,636	22,376	22,547	52,79
			59,552	316	39								230	1,538	13,066	14,604	16,410	33,63
			159,226										228	731	8,909	9,640	9,495	19,04
16	07/09/03	134,836	77,490	798	1,246								culm	2,269	21,975	24,244	25,905	52,68
			12,132	155	102								230	1,133	8,865	9,998	12,726	22,50
			89,622										228	143	1,393	1,536	1,911	3,44
28	08/01/03	32,723	23,075	157	83								230	290	10,258	11,534	14,637	25,94
															2,429	2,719	3,547	6,78

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Conversion	List Penet	#'s Lost for Nat'l DNC	List Penet	Leads Remaining	% List Penetration
8.20%	5.95%				
6.60%	3.18%			2,417 (38,741)	94.13%
8.19%	55.16%				
7.09%	46.28%				
6.95%	27.25%			25,732 (217,442)	89.42%
7.08%	50.93%				
6.14%					
8.58%				5,549 (17,437)	75.86%
7.13%	53.44%				
8.83%					
8.13%				15,045 (77,509)	
8.76%	65.13%				83.74%
13.73%					
10.61%				5,910 (22,683)	
11.19%	56.69%				79.33%
10.37%				5,579 (22,406)	80.06%
8.27%				43,492	
9.21%				16,506	
8.56%	53.18%			59,998 (197,430)	76.69%
10.47%				9,622	
11.92%				2,344	
11.01%	49.71%			11,966 (34,571)	74.29%
5.85%				21,613	
8.98%				19,927	
7.24%	38.33%			41,540 (48,071)	53.64%
12.33%	40.89%			8,617 (10,079)	53.91%
12.46%		455	61.91%	1,222	
8.06%		151		676	
11.35%		606 (24,404)	62.18%	1,898 (20,112)	91.38%
16.42%	65.90%	28		55	
14.77%		31		99	
15.48%		59 (1,818)	68.04%	154 (1,723)	91.80%
9.06%		3,542		8,204	
6.23%	68.69%	2,755		9,749	
7.78%		6,297 (135,951)	71.88%	17,953 (124,295)	87.38%
10.53%		4,964		13,759	
7.58%	64.58%	3,681		12,386	
9.36%		8,645 (150,581)	68.29%	26,145 (133,081)	83.58%
11.33%		4,443		8,770	
9.31%		777		2,475	
11.06%		5,220 (84,402)	61.75%	11,245	87.45%
10.67%		1,477 (21,598)	60.42%	2,904	87.41%

15.20%	54.01%	220 (2,613)	58.55%	439	84.50%
11.76%		6,662		13,246	
10.10%	43.45%	1,009		3,810	
11.45%		7,671 (74,752)	47.91%	17,056	79.31%
		715		2,334	
12.26%	34.56%	102		478	
		817 (9,638)	37.49%	2,812	73.10%
11.45%		1,441		3,385	
9.77%		1,899		5,474	
10.28%	46.71%	3,340 (30,029)	51.91%	8,859	73.45%
8.66%	73.62%	1,860		2,414	
8.49%		16,513		38,040	
10.16%	36.95%	480		601	
8.56%		18,853 (111,506)	43.20%	41,055	68.51%
8.23%		11,138		20,549	
8.46%		3,663		10,966	
7.08%		23,488		26,066	
7.67%	46.69%	38,289 (135,065)	59.92%	57,581	66.78%
11.30%		1,159		2,138	
		(6,742)	39.39%		72.94%
8.15%				7,815	
6.87%	37.05%			3,475	
7.64%				11,290	67.41%
6.36%	50.50%			32,370	81.07%
9.07%	59.88%			10,692	81.19%
7.11%				14,720	
5.66%				8,530	
6.55%	51.77%			23,250	80.55%
11.01%	49.79%			2,466	79.52%
5.94%				30,849	
5.64%				4,912	
5.39%				20,428	
5.68%	41.55%			56,189	73.97%
5.62%				5,925	
7.78%				1,704	
6.69%	45.11%			7,629	68.24%
5.58%	40.23%			529	96.09%
5.38%				52,571	54.82%
8.06%	54.86%			16,725	
				16,725	74.32%